

In Re:  
Cynthia P. Horta

Case No.: 18-23600  
Chapter: 13  
Judge: CMG

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**NOTICE OF PROPOSED PRIVATE SALE**

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Bunce D. Atkinson, Esq. , attorney for Debtor , in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: Jeanne A. Naughton, Clerk  
Martin Luther King Federal Building  
50 Walnut Street, 3rd Floor  
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on December 18, 2019 at 9:00 a.m. at the United States Bankruptcy Court, courtroom no. 3, 402 East State Street, Trenton, NJ 08608. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 34 Bryce Canyon Road, Howell, New Jersey

Proposed Purchaser: Joseph Gellman and Brittany Gazzanigo

Sale price: \$395,000.00

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: ReMax 1st Advantage & ReMax Revolution

Amount to be paid: 5% of selling price \$19,750.00 to be split between listing & selling broker

Services rendered: real estate broker effectuating listing and sale

Higher and better offers will be received. They must be in writing and filed with the clerk later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Bunce D. Atkinson, Esq.  
Address: P. O. Box 8415, Red Bank, New Jersey 07701  
Telephone No.: (732) 530-5300

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cynthia P Horta  
 Debtor

Case No. 18-23600-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db +Cynthia P Horta, 34 Bryce Canyon Road, Howell, NJ 07731-9050  
 r +Michael Laico, Re/Max 1st Advantage, 170 Inman Avenue, Colonia, NJ 07067-1822  
 517632113 Alfred Horta, 210 B Eatoncrest Dr. Bld. 19, Eatontown, NJ 07724  
 517632115 Bank of America, POB 15227, Wilmington, DE 19886-5227  
 517752186 Bank of America, N.A., Bank of America, P.O. Box 31785, Tampa, FL 33631-3785  
 517632117 +Capital One, NA, PO Box 21887, Saint Paul, MN 55121-0887  
 518017662 +GE Money Bank, 4246 S. Riverboat Road-Ste. 200, Salt Lake City, UT 84123-2582  
 517632120 +Sarah E. Powers, Esq., Powers Kirn, LLC, 728 Marne Hwy-Ste. 200,  
 Moorestown, NJ 08057-3128  
 517632122 +VW Credit Inc, POB 9013, Addison, TX 75001-9013  
 517674408 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 20 2019 00:14:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 20 2019 00:13:58 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517632116 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 20 2019 00:24:22  
 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407  
 517665411 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 20 2019 00:21:44  
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 517645565 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 20 2019 00:24:11  
 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517632118 +E-mail/Text: electronicbkydocs@nelnet.net Nov 20 2019 00:14:02 Dept of ED/Nelnet,  
 3015 Parker Road-Ste. 400, Aurora, CO 80014-2904  
 517632119 E-mail/Text: cio.bncmail@irs.gov Nov 20 2019 00:13:26 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 517750544 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 20 2019 00:24:13  
 Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541  
 517633097 +E-mail/PDF: gecsed@recoverycorp.com Nov 20 2019 00:22:38 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517632121 E-mail/PDF: gecsed@recoverycorp.com Nov 20 2019 00:21:34 Synchrony Bank/Care Credit,  
 PO Box 956036, Orlando, FL 32896-5036  
 517658616 +E-mail/Text: electronicbkydocs@nelnet.net Nov 20 2019 00:14:02  
 US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
 Lincoln, NE 68508-1911

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm BANK OF AMERICA, N.A. P.O BOX 31785 TAMPA, FL 3363  
 517632114\* Alfred Horta, 210 B Eatoncrest Dr. Bld. 19, Eatontown, NJ 07724

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com  
 Bunce Atkinson on behalf of Plaintiff Cynthia P Horta bunceatkinson@aol.com  
 Bunce Atkinson on behalf of Debtor Cynthia P Horta bunceatkinson@aol.com  
 Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: pdf905

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Total Noticed: 21

Date Rcvd: Nov 19, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
TOTAL: 10